



Can I ride my motorcycle without a helmet?

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On April 13, 2012 Governor Rick Snyder signed the [Michigan Helmet Law Repeal](#).

Since that day, Pioneer State Mutual and our Independent Insurance Agents have received many questions on this new law and what is required before you can leave the helmet at home.

Therefore, we wanted to offer some clarity on the topic.

Driving Without a Helmet

Under the new regulation, motorcyclists who wish to drive without a helmet must:

- Be 21-years-old or older
- Have had a motorcycle endorsement for at least two years
- Pass a state-mandated safety course
- Carry at least \$20,000 in Medical Expense Insurance

Pioneer State Mutual offers up to \$45,000 in Medical Expense Coverage for motorcyclists. This coverage can be written for new business or it can be added to an existing policy. Simply [contact an Independent Insurance Agent](#) in your community for specific information.

Driving With a Helmet

While motorcyclists who want the extra safety and decide to continue to wear a helmet don't have to abide by the above regulations, the [Secretary of State](#) reports they are still required to follow the state's road laws. As a part of these laws, motorcycle drivers must possess a valid Michigan license with a motorcycle endorsement. Drivers 18-years-old and younger are also required to take safety classes in order to receive the proper licensing.

All Motorcyclists

The vast majority of rules that Michigan vehicle drivers must follow also apply to motorcyclists. The [Michigan State Police](#) reports that acts such as Speeding and Drunk Driving can lead to tickets and/or jail time.

You can the state legislature's complete motorcycle laws by [clicking here](#).

Pioneer State Mutual would like to remind all drivers to remain safe on the roads. Remember to take any extra precautions necessary and to follow all laws to ensure a safe and enjoyable ride.

